U.S. BANKRUPTCY COURT DISTRICT OF OREGON FILED

January 10, 2006

Clerk, U.S. Bankruptcy Court

NOTICE IS GIVEN, and it is ordered, that the claim below shall be disallowed or allowed as recommended below without further order unless within 32 days of the date in the "FILED" stamp above the creditor EITHER: (1) sends, WITH a copy of this objection, the proper documentation to the trustee/debtor-in-possession AND any other objecting party at the service address(es) below, AND receives a written withdrawal of objection; OR (2) BOTH: (a) files a written request for a hearing, SETTING FORTH the specific grounds for such request, with the Clerk of Court (i.e., if the 5-digit portion of the Case No. begins with "3" or "4", at 1001 SW 5th Ave. #700, Portland OR 97204; OR, if it begins with a "6" or "7", at PO Box 1335, Eugene OR 97440), AND (b) serves a copy thereof on the trustee/debtor-in-possession AND any other objecting party at the service address(es) below. [NOTE: This Order does not indicate how the Court will rule if a timely request for hearing is filed.]

U.S. Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT DISTRICT OF OREGON

In re SAGGAF, YUSUF H SAGGAAF, JENNIFER K Debtor(s)) Case No. 05-64501-aer7) TRUSTEE'S OBJECTION TO) CLAIM NO. 000002, AND) ORDER AND NOTICE THEREON	
amount of \$1,859.41, on behalf of, RELIAN	ects to the allowance of Claim No. 000002, filed in the NT FINANCIAL CORPORATION, whose most recently on, c/o Gery Veum, RA, 1700 Valley River Drive, Suite	
2. The trustee objects to such claim on the ground(s) it (check all applicable sections): Duplicates Claim No filed by Does not include a copy of the writing upon which it is based [NOTE: Do NOT use this for claims based on a statute (e.g., taxes)]. Does not include an itemized statement of the account. Does not include a copy of the underlying judgment. Does not include a copy of security agreement and evidence of perfection. Fails to assert grounds for priority. Does not include a copy of the assignment(s) upon which it is based. Appears to include interest or charges accrued after the filing. Appears value of collateral exceeds debt. The creditor filed a secured claim, but neither: (a) specified that any portion of the claim should be treated as unsecured nor (b) requested a hearing to determine the value of their collateral, and therefore the trustee objects to any portion of the claim being treated as unsecured. The creditor filed a claim for taxes assessed against real or personal property of the debtor(s). The trustee represents that the interest of the estate in the real or personal property against which the above taxes were assessed has no value in that the estate has no equity or interest in such property, and so under the provisions of 11 U.S.C. §502(b) no order can be made for payment of such taxes.		

Case 05-64501-aer7 Doc 12 Filed 01/10/06

2. ((cont'd) Object to priority – ok as unsecured.		
The trustee recommends said claim be: (check <u>ONE!</u>) Disallowed in full			
	[NOTE: FILL in EACH blank even if \$0!] Allow UNSECURED claim for \$; AND a		a PRIORITY 1,859.41
4.	THE TRUSTEE CERTIFIES THAT a copy of any Withdrawal of this Objection will be served on all parties that were served a copy of this Objection (i.e., the U.S. Trustee (except if a ch. 13 case); debtor(s), the creditor at the address shown above, and their respective attorneys; and, if the creditor is a federal agency, on the U.S. Attorney for the District of Oregon and the U.S. Attorney General).		
DA	TE: <u>January 9, 2006</u>	/s/ Thomas A. Huntsberger	
		Tru	ustee

Service Address: 870 WEST CENTENNIAL BLVD SPRINGFIELD, OR 97477